

December 21, 2010

To Federal Reserve Board
Regarding Proposed Rule Revisions to Regulation Z

Ms. Jennifer J. Johnson, Secretary
Board of governors of the Federal Reserve System
20th Street and Constitution Avenue, N.W.
Washington, D.C. 20551

Dear Ms. Johnson:

I, William L. Crockett, have been a member of Hopewell Chemical Federal Credit since 1988 and do support the Credit Union movement. I have been able to purchase any insurance product on my loans as needed.

I have bought Credit Disability and Credit Life Insurance on my loans with the Credit Union and I have always understood what I was buying. I wish to be able to purchase these products to insure that I can make my payments if something happens.

I wish to OPPOSE THE CHANGES to the credit insurance and debt protection disclosures under Regulation Z. I believe the disclosure language changes are too negative and discourage the purchase of payment protection insurance.

Sincerely,


William L. Crockett